

EXHIBIT 4



Lathrop GPM LLP
Lathropgpm.com

600 New Hampshire Avenue, N.W.
The Watergate – Suite 700
Washington, DC 20037
Main: 202.295.2200

Maisa Frank
Partner
Maisa.Frank@Lathropgpm.com
202.295.2209

March 28, 2025

VIA FEDERAL EXPRESS AND EMAIL

Proverbs 163 Ventures, Inc.
Joel Senger
Amy Senger
c/o Edward P. Akin, Esq.
Wood + Lamping LLP
600 Vine Street, Suite 2500
Cincinnati, OH 45202
EPAkin@woodlamping.com

VIA FEDERAL EXPRESS

Proverbs 163 Ventures, Inc.
241 N. Colony Dr.
Edgewood, KY 41017

Re: Notice of Default and Termination of Franchise Agreements
TD0023 – 0024, dated October 20, 2023, Cincinnati, OH market area

Dear Franchisees:

This firm represents A1 Kitchen & Bath Franchising, LLC (“Franchisor”) in the matter involving Proverbs 163 Ventures, Inc., Joel Senger, and Amy Senger (collectively, “Franchisees”). We are sending this letter on behalf of Franchisor and in care of your attorney because we understand that he is representing you in this matter. Please let us know as soon as possible if our understanding is incorrect.

You are hereby notified of certain defaults under the Franchise Agreements between you and Franchisor pursuant to which you operate The Designery™ franchise referenced above under THE DESIGNERY KITCHENS BATHS CLOSETS® trademark. Any terms not defined in this letter have the same meaning ascribed to them in the Franchise Agreements.

In signing your Franchise Agreements, you agreed that you would be in default of the Agreements if you failed to perform or comply with any of the terms or conditions of the Agreements. Among the requirements under the Agreements is the obligation to timely report sales and make all required payments to Franchisor. Required payments under the Franchise Agreements include Monthly Minimum Royalties and Technology Fees. (Franchise Agreements §§ 3.2 and 3.7.) In addition, you are required to have an active ACH account (Franchise Agreements § 3.4) and to make minimum expenditures on local advertising and report those expenditures to Franchisor (Franchise Agreements § 3.6).

On February 6, 2025, you received a Notice of Default outlining your defaults of the obligations described above. You failed to timely cure each of these defaults, and you currently owe Franchisor a minimum of \$4,497.00 in past due Royalty and Technology Fees plus interest and late fees.

Your failure to cure your defaults within the time provided under the Franchise Agreements and the Notice of Default constitutes good cause for the termination of your Franchise Agreements under Section 15 of the Agreements.

In addition, under the Franchise Agreements you agreed that during the term of the Agreements you would not own, maintain, engage in, or have any interest in a Competitive Business within the Designated Territory, and you agreed not to solicit current, former, or prospective customers of the Franchised Business. (Franchise Agreements § 17.1.) You also agreed not to engage in any activity or conduct which materially impairs the goodwill associated with the System or the Proprietary Marks (Franchise Agreements § 15.2.3).

Franchisor has recently learned that you abandoned your Franchised Business and established and registered a competing business, Senger Custom Homes LLC, in Kentucky and Ohio. You have also attempted to establish relationships with Franchisor's preferred vendors for the purchase of Approved Products by Senger Custom Homes. Furthermore, a recent investigation revealed that you are offering competing services in the Designated Territory through Senger Custom Homes, and that you are diverting customers or potential customers of The DesigneryTM to your competing business. In particular, this month you directed an individual who visited your The DesigneryTM showroom seeking a pantry redesign to your Senger Custom Homes business, stating that working with the franchisor had been "impossible."

These acts violate the in-term covenant not to compete and constitute good cause for the termination of your Franchise Agreements without an opportunity to cure under Section 15.2 of the Agreements.

Accordingly, as permitted by your Franchise Agreements, and for the reasons stated in this Notice, Franchisor elects to and does hereby, without further notice, terminate your Franchise Agreements effective upon receipt of this Notice, or as provided by applicable law.

Franchisor demands that, in accordance with Sections 16.1.11, 10.1, and 11.1 of the Franchise Agreements, you provide the following documents to Franchisor:

1. Copy of Quickbooks file or access to Quickbooks Online
 - a. If unable or impractical to provide the file, please provide the following reports:
 - i. Balance Sheet
 - ii. Profit and Loss
 - iii. General Ledger
2. Complete copy of most recent income tax return
3. Point of Sale reports showing all sales recorded

4. All bank statements
5. All credit card statements
6. All Form 941's

Franchisor requests that you provide these documents for Proverbs 163 Ventures, Inc., as well as your competing business Senger Custom Homes LLC.

In addition, Franchisor demands that upon termination you take such actions as are necessary to comply with your post-termination obligations as set forth in the Franchise Agreements, including but not limited to, ceasing to use any methods associated with Franchisor; ceasing to use any or all of the proprietary marks and confidential information of Franchisor; paying all sums owed to Franchisor, including its reasonable attorneys' fees and costs incurred as a result of your defaults; and complying with all other post-termination obligations set forth in the Franchise Agreements, including the post-termination covenant not to compete.

However, if you contest the claimed defaults and contend the termination is not justified, Franchisor will not immediately enforce the termination by self-help. Instead, it may submit the matter to a court to determine which party is right, and seek judicial enforcement of the termination, including, but not limited to, injunctive relief requiring you to cease using Franchisor's proprietary marks and to comply with your post-termination obligations, as well as damages, attorneys' fees, costs, and interest. Please see the attached draft Complaint.

As you are aware, Franchisor is attempting to schedule a mediation with you to work through these issues. If you refuse to cooperate with Franchisor in scheduling and attending the mediation, Franchisor reserves the right to file the attached draft Complaint in order to enforce its rights under the Franchise Agreements and other related Agreements.

During the course of any litigation that may result from this termination, Franchisor will honor its contractual obligations and expects you to do the same. However, all business activity between Franchisor (or any affiliates) and you during this time, including the making of any additional expenditures or investments, with or without Franchisor's approval, is at your own risk, and is without prejudice to Franchisor's rights to pursue any remedy, including enforcement of the termination and your post-termination obligations. All amounts paid and to be paid by you while operating under Franchisor's trademarks may be accepted by Franchisor without waiver of its rights and claims, including the right to enforce the termination of the Franchise Agreements. Franchisor reserves all of its post-termination rights until it receives a court order enforcing this Notice. Nothing in this Notice constitutes acquiescence by Franchisor in your continued use of its proprietary marks.

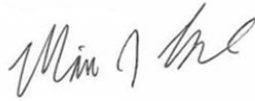
Conversely, if at any time you wish to voluntarily comply with the termination, please advise me immediately, in writing, so that we can take the appropriate legal steps to completely end the relationship.

Proverbs 163 Ventures, Inc.
March 28, 2025
Page 4

This Notice serves to supplement any previous notice(s) sent to you. This Notice does not supersede any previous notice(s), nor does it constitute a waiver of any rights of Franchisor pursuant to that notice(s). Franchisor reserves, and does not waive, all rights that it has under applicable law, the Franchise Agreements, and any other Agreements.

Sincerely,

LATHROP GPM LLP

A handwritten signature in black ink, appearing to read 'Maisa Frank', is positioned above the printed name.

Maisa Frank

Enclosures

cc (via email): John G. Haraldson, Chief Legal Officer, A1 Kitchen & Bath Franchising, LLC
Michael R. Gray, Esq.
Nicholas Lee, Esq.
Will Esser, Esq.